

Administration of Joseph R. Biden, Jr., 2022

Remarks on Efforts To Protect Social Security and Medicare and Reduce Prescription Drug Costs in Hillandale Beach, Florida

November 1, 2022

The President. Hello, Hallandale Beach. God love you. Well, thank you, thank you, thank you, thank you, thank you.

Please, have a seat. Please, have a seat. Thank you. Thank you very, very much.

Thanks, Sheldon, for that introduction. And, Sheldon, there's millions of people like you all across America who went through the same thing. And not only seniors, but a lot of Americans. My son had stage 4 glioblastoma. Thank God he was in the military. Well, that's how he got it. But anyway, he spent a year in Iraq. But he had coverage, but the costs were astronomical. The costs are astronomical.

You all know somebody who's had a serious disease. Some of these drugs can be 10-, 12-, 15,000 bucks a year, some of them. And so what Sheldon went through is something that a lot of you, maybe some in the audience, have gone through as well.

And, well, look, let me start off by saying I love Debbie Wasserman Schultz, and I make no apologies. She is not only one of my best friends in the United States Congress—I know I don't look it, but I served 36 years in the Congress. *[Laughter]* And I spent time working with Debbie. She wasn't there nearly that long when I was there.

But my point is, we became good friends, because she has enormous integrity. Enormous integrity. She has a sense of understanding what people are going through, and she plays it out. She works it out. And so she was one of my biggest, biggest supporters in helping me not only pass, but draft and move some of the legislation we're going to talk about today, a couple pieces of it.

And I don't have a greater friend in the United States Senate, and I don't have a greater friend when I was Vice President nor as President. So, Debbie, thank you, kiddo. I don't know where you're sitting, but—*[laughter]*. Oh, there you are, Debbie. Thank you.

Folks, the last time I was in Florida was almost a month ago, because of Hurricane Ivan—Ian, excuse me. And we surveyed the damage on the ground in Fort Myers, and it was—and the surrounding communities by air, helicopter. The damage and destruction was historic, almost unimaginable.

And I've said then that it's going to take not weeks or months, but years to fully recover and rebuild. But I also made a commitment—I made a commitment—that my administration, the Federal Government would give the people of Florida the commitment that we're going to not move until it's all done. We're going to stick with you until it gets all done.

And look, folks, my administration has been through—is going to follow through on those commitments to get the people of Florida what they need as fast as they can get it and the help to rebuild. So far, we put in through the legislation—and Debbie helped me pass as well—\$1.7 billion in Federal grants. And disaster loans and flood insurance payments have been provided to the State and small businesses, households.

FEMA has made assistance available to 26 counties and will provide temporary housing and—for the survivors of those of—6 counties. We've sent 24 Disaster Recovery Centers across the State for survivors to register for help. And FEMA—Federal Emergency Management

Assistance [Agency]*—is going door to door to reach people as well. They've also performed over eight—180,000 home inspections—180,000 personal inspections. And the U.S. Small Business Administration has approved \$460 million in low-interest business loans for renters and homeowners.

Like I said, this is just the beginning of our effort, and we're going to be with you every step of the way. And by the way, the very piece of legislation I'm talking about today contained \$369 billion for environmental protection.

Folks, well, I've come to Florida today to talk about two very, very, very important programs—two very important—that's going to affect as many Americans as anything else. And a great deal of people in this State are going to be affected.

And they're under siege by our Republican friends. And by the way, this ain't your father's Republican Party. *[Laughter]* This is a different deal right now. And there's a lot of good Republicans out there, but they're under a lot of pressure.

Social Security and Medicare are the two things I want to talk about. You know, they've been around a long time. President Roosevelt signed the Social Security law into—into law 87 years ago. And Lyndon Baines Johnson signed Medicare into law 50 years ago.

These programs are—do something so basic yet so important. Almost half of all seniors in the United States lived in poverty before Social Security. Let me say that again: 50 percent—almost 50 percent of all the seniors in America lived in poverty before—before—this law was passed. Almost half the seniors—half of them—lived in poverty, even those who spent a lifetime working. Not enough to put food on the table.

Until Medicare came along, no health care they could count on. And think about what that does to your sense of security, what it does to a person's dignity. Unless you were wealthy, people often worked until they took their last breath. They couldn't even think about retiring. And if they did, they'd starve.

Then along came—we came together as a country—Democrats and Republicans—and said, "We have to do better than this." After working hard for decades, people deserve better than what existed at the time. They deserved to retire with dignity and peace of mind. And that's how it should be in the United States of America.

Some of you are on Social Security, or your parents or grandparents are. They earned it. They earned every single paycheck they put money in since they were teenagers to pay for Social Security.

And those are more than Government programs. They're a promise, a promise we made as a country to work hard and contribute, and when it comes time to retire, we're going to be there for you. We're going to be there for their basic needs.

That's been a rock-solid guarantee, an ironclad commitment. Generations—generations—of Americans have counted on it. And it works. The number of elderly people living in poverty has plummeted since Social Security was created. It has transformed millions of people's lives.

Here in Florida, 21 percent of the people are over the age of 65. It's the second highest of any State in the country as a percent of their State. Some are people of means, but the vast majority live day to day relying on Social Security and Medicare and maybe a little help from their families. That's why I'm going to keep fighting for these programs, because I believe—the word my dad used all the time—everyone is entitled to be treated with dignity.

* White House correction.

Audience member. Yes, sir!

The President. How—[*applause*]. No, I mean it. It's just basic. Basic stuff. How could a child look at their mom and dad and not be able to afford to take care of them and still maintain their own dignity?

I believe hard work should be rewarded. And I believe that we should leave no one behind, not in the United States of America. So that's why we passed the Inflation Reduction Act, which—Debbie helped write, pass, and monitor all the way through. And thank you for that.

There's a number of parts to it, but I want to talk about one. I want to talk about Medicare. Every single Democrat in Congress voted for the Inflation Reduction Act. Not a single—every single one—every single one voted for it. Not one single Republican voted for it in the House and the Senate.

Take prescription drugs. Folks, we pay the highest price for prescription drugs than anywhere in the world. The prescription you have from a drug manufacturer in the United States you get at the local drugstore, you can get in a plane and fly to Paris, you can get the same exact drug for less—every other major capital in the world.

How can that be? Why is that the case? The very same prescription by the very same company. For years—for years—many of us have tried very hard to bring prescription drugs under control. But, for years, Big Pharma has stood in the way. They beat us every time. I remember starting this battle when I was a 35-year-old United States Senator.

Over the past year, drug companies raised the price—to make a reference to what my introducer said—raised the price on 1,200 drugs more than the rate of inflation. Let me get something clear here. Hold for a second. Let me make something clear. It's not they did anything more to the drug—more research and development on that particular drug to make it better. They did nothing. Nothing. Same exact drug, with no change.

I understand if they have a breakthrough on that drug and make it more effective and charge more. I get that. But none of that. None. The average price for those drugs was raised over 30 percent.

In 2022, the price of one blood pressure medicine—one—that millions of Medicare recipients are relying on every day increased 500 percent. Five times. The exact same drug. No change whatsoever. Another drug treating autoimmune conditions increased by \$1,000—\$1,000—for an autoimmune disease. Again, no change in the quality of it, just change in the price.

And they talk about inflation. You know, we're dealing with it—but hold for a second. Inflation is a worldwide problem right now because of a war in Iraq and the impact on oil, and what Russia is doing—I mean, excuse me, the war in Ukraine. And—I'm thinking of Iraq because that's where my son died. The—because he died.

But the point is that there—you know, that's why it's up. We have the lowest inflation rate of almost any major country in the world. We've done a lot to try to take it under control. I've released millions of barrels of oil from our Strategic Petroleum Reserve, keeping the price down. It's down about \$1.25 and going down. It needs to go more.

But they talk about inflation all the time. What in God's name? And they ask why I call this the "Inflation Reduction Act." If you have to take a prescription that cost you an arm and a leg and I reduce that, and you don't have to pay as much, it reduces your cost of living. It reduces inflation in your paycheck.

And by the way—[*applause*—no, I'm serious. My dad used to say, "Everybody deserves a little bit of breathing room." Granted, when the price of a gas—of a gallon of gasoline went up, we talked about it at our kitchen table. We weren't poor; we were an average, middle class family. We lived in a three-bedroom, split-level house in a development in a suburban area. We were in a situation where, you know, we had four kids and a grandpop living with us.

And—but it was—we weren't poor. But we didn't have any money—we didn't have anything left over. And so it was, you know, do you have anything left to have a little bit of breathing room.

Look what's happening in the drug prices on average Americans. It's actually outrageous. But this year, we finally beat Pharma. We finally beat Pharma. No, I'm—I've been trying this a long, long time. Debbie and I have been trying to do it. Finally, Big Pharma lost, and Americans won. Thanks, again, to the Democrats in the Congress.

And I—you know, I have a bad reputation of "Biden is not partisan enough." Well, on this one, I'm partisan. [*Laughter*] Because a lot of these guys came up to me—and women—and said—you know, basically said—not up to me; they can't come up to me in the White House as much when I see them though—saying: "I know you're right, but it'd cost me my election. I'd lose a primary if I supported you." [*Laughter*]

Well, look, starting in January, if Big Pharma tries to raise the drug prices faster than the cost of inflation, they're going to have to write a check for the difference back to Medicare to cover the distance—the difference. We're lowering.

Instead of the money going into the pockets of big drug companies buying back their own stock, which is the way in which—just—why do they keep buying their own stock back? That's how the executives get paid. Eighty-nine percent of their salary—I think that's the number—is paid on stock.

Well, guess what? If the—if you have 100 shares of stock and you buy back 50, the 50 left are worth more than 100 each one. Same total amount. And also, they're, in fact, putting into the pockets of their shareholders. There's nothing wrong with that per se, unless they're—somehow you're ripping people off to get there. But going to you—this time it goes into your pockets for lower drug prices.

And look, the practical thing, at least in my household where I was raised, is that means you have more money for the car payments; more money for groceries, which are high because of a—Putin cutting off grain supplies; you have more money to put toward holiday shopping for your grandkids. It's about basic standard of living for ordinary Americans.

What the drug companies are doing now is really inflating your cost of living. And we're doing something about it. We're going to give Medicare the power to negotiate lower prescription drug costs, period. Period.

We fought for years to make this happen. This year, we got it done. Medicare is going to finally have the power to negotiate lower prescription drug prices like the VA can do—the Veterans Administration. We can—they can do that now. And private insurance companies.

The VA can say: "Look, you want to sell all our veterans that particular drug, we're not going to pay that much for it. We're not going to pay \$10. We're only going to pay \$7.50. If you don't want it, we're not going to buy it. You don't want to sell it to us." Well, it's a gigantic customer. Well, the biggest customer in the world for the drug companies is Medicare.

And so, when the VA negotiated prices that are 54-percent lower on average than Medicare prescription drugs—the same if you're a senior veteran on a Medicare drug—on a drug that another person—because you're VA—another person is on that same drug who's a retired banker

or a retired auto worker, guess what? The person at the VA—and they deserve it—gets—is paying 54-percent less for the same exact medicine, prescription. It doesn't make any sense.

But now Medicare is going to have the power to negotiate lower drug prices. So, for example, when these guys come along and say, "You know, we're going to charge you"—I'm making this up—"We're going to charge you 10 cents per an aspirin." And they say, "No, we're only going to pay five." "Well, we're not going to sell it to you." No problem, they're going to lose 50 billion aspirin or whatever the hell they sell.

The point is, they're going to have to respond. Seniors are going to see their out-of-pocket costs for prescriptions—this is really important. It was really important to my mom and my dad. Thank God, you know, we had four kids, we were able to make up the difference for mom and dad.

But—but—guess what? Now the total amount of drug prices—prescription drug price you have to pay in any one year, if you're a senior on Medicare or Social Security—will not be more than—not be more than \$2,000 a year. That's it.

You can need to purchase—you can produce \$15,000 worth of drugs, you only pay \$2,000—\$2,000 for prescription drugs, period, whether it's expensive—expensive cancer drugs or any other drug they need from the pharmacy.

My son, who died of stage 4 glioblastoma, the cost of those drugs was enormous. Enormous. We're talking about drugs that could cost \$9-, \$10-, \$14,000 a year. But thanks to this law, seniors are going to be limited to having to pay \$2,000 a year for all the drugs they need. All the drugs they need.

Now, starting in January, we're also capping the cost of insulin. How many of you know somebody with diabetes who needs insulin? Well, guess what? And we—when we—when Debbie and I passed this law, it included everybody, not just seniors.

And so, what happened was, we said—okay, you know how much it cost to make that insulin drug for diabetes? Cost—it was invented by a man who did not patent it because he wanted it available for everyone. I spoke to him, okay? And guess what? It costs 10 bucks to make. Ten bucks to make. And if you count packaging and everything, you can maybe get it up to \$15.

Well, guess what? They're not going to have to pay more than \$35 a month—they'll still make a significant profit—instead of an average of \$400 a month.

Look, at some——

Audience member. [Inaudible]

The President. No, well, it's important. And guess what? It affected—I was at an event like this in Virginia about 4 months ago, talking about this—what I was doing. And a woman stood up, and she said: "I have two children. They both have diabetes. And I can't afford the insulin, so we have to share it. We have to cut it back. We split it in half."

Imagine a parent looking at their child, knowing they don't have the money or the insurance to be able to pay for it. Talk about being deprived of your dignity, looking at your child who could have permanent damage or die without access. Made me so—anyway.

And by the way, we're making hearing aids more affordable—[applause]—available over the counter so people don't have to pay expensive visits to specialists. Folks who need them, these hearing aids are available now. The FDA estimates it's going to save patients \$3,000 per set of hearing aids.

Plus, for seniors on Medicare Part D, recommended vaccines like shingles vaccines are now available for free. Too many people have been paying \$200 for those shots up to now, on average, folks. On average, they're paying \$200 for—\$100—as much as two [\$200]* some places, I should say. And guess what? You have to wonder how many seniors skip the shot because they couldn't afford it. Well, they're going to be free now. You won't have to make that choice anymore.

And for years, the fee you paid for Medicare to cover your visit to your doctor's office has gone up. Now, for the first time in more than a decade, it's going to go down. It's going to go down. For real.

And on my watch, for the first time in 10 years, seniors are getting an increase in their Social Security checks this winter. So checks are going to be up and Medicare payments are going to be down.

And look, it's a big deal for seniors. Just add up how much we're reducing the cost of living on Medicare for those in need of health care: \$2,000 cap on total drugs, \$2,000 for seniors in a year. We're also in a situation where we're going to make it difficult for them to charge so much more. Thousands of dollars a year are going to be saved by reducing insulin costs.

We're saving some people thousands of dollars, as I said, a year reducing the cost of hearing aids to \$3,000—by \$3,000. The cost of shingles shots from \$100 to \$200, to zero. That's real money. Seniors on Medicare, that adds up somewhere between \$5- and \$10,000 a year. "Some breathing room," as my dad would say, at the end of the month, end of the year.

Folks, this is progress that's hard won and hard fought by Debbie and some of her colleagues. And I wish I could say our Republican friends in Congress made it happen. I truly do, by the way. I truly do, because we used to be able to do a lot of the bipartisan things.

But the truth is, every single Democrat in Congress voted for the Inflation Reduction Act. And every single, solitary Republican in Congress voted against these savings, every single one, including Senator Rubio, who now acts like he doesn't——

Audience members. Boo!

The President. No, but I really meant—I was disappointed. It really disappointed me.

Now listen to what they're telling us. Republicans in Congress are telling us that their number-one priority if they gain control of the Congress next Tuesday, is to repeal—number one, the Speaker said—the leader—Republican leader said their number-one priority is to repeal the Inflation Reduction Act.

That also includes all the money that it's going to save—hundreds of thousands of dollars for people in terms of their energy bills—because they're going to do away with the whole issue with regard to weatherization.

But let's be crystal clear what it means: If Republicans in the Congress have their way, the power we just gave Medicare to negotiate prescription drug prices goes away—gone. The \$2,000 cap on prescription drugs—gone. The \$35-a-month cap on Medicare—for insulin for Medicare—gone. The savings on health care premiums of \$800 a year for millions of Americans in the Affordable Care Act—gone.

And of course, they're still determined to do away with the entire Affordable Care Act. That means an end to protection for tens of millions of people who can't get insurance because they have a preexisting condition. The only means to do that is through the Affordable Care Act. If Republicans get their way, that's going to be gone as well.

* White House correction.

And, folks, it gives—it gets even worse. They're coming after your Social Security and Medicare in a big way. Folks here in Florida, you need to know this. And I mean this sincerely. You need to know this. You need to know why. Because if your own Senator—Senator Rick Scott—I have the brochure here he has.

Audience member. Boo, hiss.

The President. He is—he isn't—he's in charge of electing Republicans to the Senate. He's the head of the campaign. And he laid out a clear plan. He said every 5 years, Social Security and Medicare would have to be reauthorized.

And this is from the report. I made it larger, listed all they want to do. Quote: "All Federal legislation sunsets"—it means go out—goes out of existence—"in 5 years. If [the] law is worth keeping, Congress [will] pass it again." So, every 5 years, the Congress will have to vote to reauthorize Social Security—reauthorize it, or else it goes away. Would have to vote to reauthorize Medicare, reauthorize veterans benefits, and I go down the list.

But guess what? The very idea that a Senator from Florida wants to cut Social Security and Medicare—and by the way, they don't have to just—they don't go away, they can cut it, they can change it, basically. A Senator from Florida going after Medicare and Social Security?

Audience members. Boo!

The President. I tell you what, I don't know—as they say in Southern Delaware: "I don't know where y'all been. Hot damn, boy." [*Laughter*]

I tell you, look, it's so outrageous, you might even—you might not even believe it. And again, word for word: All Federal legislation sunsets—means "goes away"—in 5 years. If the law—if the law is worth keeping, Congress can pass it again. In other words, it goes out of existence if Congress doesn't vote to keep it. Isn't that wonderful?

And then along came Senator Johnson from Wisconsin. He says, "Five years is too long to wait." No, I—it's hard to believe. No, I really mean it, it's hard to believe. He says it takes—that's too long. Every year—every single year—it should be on the chopping block, along with veterans benefits and everything else in the Federal budget. If Congress doesn't vote affirmatively to keep it, it goes away—gone.

You've been paying into Social Security your whole life. You earned it. Now these guys want to take it away. Who in the hell do they think they are? Excuse my language.

Just imagine what that would mean. Imagine a childcare worker in her mid-sixties, been at it for 35 years. She's paid into Medicare and Social Security with every paycheck—it either gets cut or it's gone. She's getting ready to retire, trying to make plans for the future. She thought she could count on Medicare and Social Security to help her through that. But with these guys, she doesn't know anymore.

And Republicans in Congress vote to take away another Medicare benefit in a few years, what's that do to her planning? They're going to increase retirement age for Social Security and shrink benefits. That's what they're moving to do.

Well, imagine the widow here in Florida, and all she has left is Social Security. What is she going to do if it goes away? If she didn't have Social Security, the poverty rate for people over 65 years of age would be four times what it is now.

Imagine a senior who takes a couple of expensive medications for arthritis and high blood pressure. He's one of more than a million people with Medicare who will have to spend more than \$2,000 on the pharmacy drugs again. Look, for years, he's been struggling to keep up with the cost of these prescription. Now, finally, there's relief, with a \$2,000 cap.

But if Republicans have their way instead of looking forward to having extra money in their pocket, it's not going to happen. Will this drug cost skyrocket in Congress if Republicans get rid of the cap? Well, they're going to need a hell of a lot of votes, because I'll veto it. But look, it could make changes that drive drug costs even higher. Just imagine living with that uncertainty. And what do Republicans want to do with the money?

Well, guess what? They talk about they want to cut taxes for the wealthy and the corporations. In 2020, 55 of the corporate 500 companies—the largest companies in the world—in the United States of America—made \$40 billion, paid zero in income tax.

So I passed a law saying they got to pay a minimum of 15 percent—15 percent. You all pay more than that. Fifteen percent. Well, they want to repeal it. It would allow some of the largest, most profitable companies in America to go back to paying zero. And they want to extend the \$2 trillion tax cut, which overwhelmingly benefited the very wealthy and the biggest corporations in the last administration, not a penny of which was paid for in the Trump administration.

What's become of us? Folks, many of us are focused on inflation right now. But let me say something; I want to point something out. They talk about "big-spendin' Democrats." Yes, I spent a lot of money to do these things. But guess what? I cut the deficit in half. In half—the Federal deficit. This year alone, 1-trillion-400-dollar reduction—400 billion dollars reducing the debt. And last year, \$350 billion reducing the debt.

Give me a break. I'm so sick and—well, I shouldn't get going. *[Laughter]* Come on, man. I mean, it's just amazing. No, that's a fact. Yes, that's a—as my granddaughter—she used to say, "Google it." *[Laughter]* I'm serious. We've cut the Federal deficit in half while doing all this. And we did it by just growing the economy in many ways and also—also—making sure people begin to pay their fair share.

And by the way, the largest tax increase we had was people for companies who were paying zero to 15 percent. Schoolteachers pay a hell of a lot more than 15 percent. So I don't know what the deal is here.

Quickly, let's talk—and I'll end this—talk about inflation. If you want to raise the cost of living on seniors, go ahead and give free rein to drug companies. Look at what these drug companies have done. Republicans in Congress are cheering them on. Go ahead and reduce—go ahead and reduce Social Security and Medicare, watch what happens to the cost of living for hard-working Floridians.

That's what I call inflation. At the end of the month, what you have left, if you have no money, that's inflation. What's—what are you—the things you need, are they going up? And they are. They are.

And now they've come forward with a real ticking timebomb. This one is outrageous. And I mean it. And I've been there a long time. Now the Republican leader is saying if I don't cooperate in cutting Social Security—between going back into session and the end of this term—and I don't support cutting Medicare and Social Security, they're going to shut down the Government by not providing the votes to pay our Federal debt to other countries in the world. It'd be the first time in all of American history that our—they're not going to get it done.

But guess what? Remember the last time Republicans tried this, and I was, literally, as Vice President, negotiating with the Republican leader until almost Christmas Eve day—I mean, New Year's Eve day until close to midnight, and we finally got it resolved because they couldn't take the—they weren't going to continue, they knew what would happen? But remember what happened? The entire credit of the Federal Government was degraded internationally because we played that game. It didn't even do it, and it degraded it.

Look, this is irresponsible. Nothing, nothing, nothing will create more chaos and do more damage to the American economy than playing around with whether we pay our national bills.

Let me close with this: Over the past few years, we've faced some of the most difficult challenges in our history, both at home and abroad. But we're making real progress. We just have to keep going while protecting what generations before us did and make sure we're the nation we thought we were.

Look, I know we can do this. I really do. I'm confident. For everything we've been through, I've never been more optimistic about American prospects. We're better situated than any nation in the world. We really are. We have to just remember who we are. We're the United States of America. No, I'm not joking. And there's nothing—nothing—beyond our capacity if we set our mind together and work together.

So God bless you all, and God protect our troops. And God give some of our Republican friends some enlightenment. Thank you. [*Laughter*]

NOTE: The President spoke at 2:55 p.m. at the OB Johnson Community Center. In his remarks, he referred to Sheldon Armus, a patient advocate and Medicare beneficiary from Boynton Beach, FL; President Vladimir Vladimirovich Putin of Russia; Midlothian, VA, resident Shannon Davis and her sons Joshua and Jackson; House Minority Leader Kevin O. McCarthy; and Sen. A. Mitchell McConnell. He also referred to his sister Valerie Biden Owens and brothers James B. and Francis Biden.

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